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Order Filed on August 15, 2025
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In re:	Case No. 21-17242-MEH
Monique Harvey,	Hearing Date:
Debtor.	Judge: Mark Edward Hall.
	Chapter 13

Recommended Local Form ☒ Followed ☐ Modified

ORDER GRANTING MOTION FOR RELIEF FROM STAY

The relief set forth on the following page is hereby **ORDERED**.

DATED: August 15, 2025



Honorable Mark E. Hall
United States Bankruptcy Judge

Upon the Certification of Ally Capital, under Bankruptcy Code sections 362(d) and 1301(c) for relief from the automatic stay as to certain property as hereinafter set forth, and for cause shown, it is

ORDERED that the motion is granted, and the stay are terminated to permit the movant to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue the movant's rights in the following:

☐ Real property more fully described as:

It is further ORDERED that the movant, its successors or assignees, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the property to sheriff's sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu foreclosure. Additionally, any purchaser of the property at sheriff's sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the property.

☒ Personal property more fully described as:

2015 Honda Accord Sedan 4D LX 2.4L I4 Auto,
V.I.N 1HGCR2F39FA168921

It is further ORDERED that the movant may join the debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

It is further ORDERED that the movant shall be permitted to reasonably communicate with Debtor(s) and Debtor(s)' counsel to the extent necessary to comply with applicable non- bankruptcy law.

It is further ORDERED that the Trustee is directed to cease making any further distributions to the Creditor.

The movant shall serve this order on the debtor, any trustee and any other party who entered an appearance on the motion.

In re:
Monique Harvey
Debtor

Case No. 21-17242-MEH
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Aug 15, 2025

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 17, 2025:

Recip ID	Recipient Name and Address
db	+ Monique Harvey, 8 Llanfair Lane, Ewing, NJ 08618-1012

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 17, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 15, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Andrew M. Lubin	on behalf of Creditor HSBC Bank USA National Association, as Trustee nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com
Andrew M. Lubin	on behalf of Loss Mitigation Select Portfolio Services Inc. nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com
Cory Francis Woerner	on behalf of Creditor HSBC Bank USA National Association cwoerner@raslg.com
Cory Francis Woerner	on behalf of Creditor HSBC Bank USA National Association, as Trustee, in trust for the registered holders of ACE Securities

District/off: 0312-3

User: admin

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Date Rcvd: Aug 15, 2025

Form ID: pdf903

Total Noticed: 1

Corp. Home Equity Loan Trust, Series 2006-NC2, Asset Backed Pass-Through Certificates cwoerner@raslg.com

Denise E. Carlon

on behalf of Creditor HSBC Bank USA National Association, as Trustee, in trust for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-NC2, Asset Backed Pass-Through Certificates dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Laura M. Egerman

on behalf of Creditor Ally Capital laura.egerman@mccalla.com mcallaecf@ecf.courtdrive.com

Regina Cohen

on behalf of Creditor Ally Capital rcohen@lavin-law.com

Regina Cohen

on behalf of Creditor Ally Financial rcohen@lavin-law.com

Scott C. Pyfer

on behalf of Debtor Monique Harvey scott@pyferlawgroup.com scottpyfer@gmail.com;pyfersr87748@notify.bestcase.com

Sherri R. Dicks

on behalf of Creditor HSBC Bank USA National Association, as Trustee, in trust for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-NC2, Asset Backed Pass-Through Certificates sdicks@raslg.com, shrdlaw@hotmail.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13